

SpringCastle Funding Asset-Backed Notes 2016-A
Monthly Servicer Report

Collection Period	
Beginning Date	11/1/2016
Ending Date	11/30/2016
Payment Date	12/27/2016
Transaction Month	2
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date:	September 30, 2016
Closing Date:	October 25, 2016
	Dollars No of Loans WAC
Initial Loan Principal Balance:	1,741,874,389.06 204,346 18.24%
	Note Balance % of Loan Prin Bal Interest Rate Stated Maturity Date
Class A Notes	1,373,470,000 78.85% 3.05% November 25, 2023
Class B Notes	210,770,000 12.10% 4.10% March 25, 2024
Class C-1 Notes	39,407,500 2.26% 5.63% March 25, 2024
Class C-2 Notes	39,407,500 2.26% 5.63% March 25, 2024
Class D-1 Notes	39,407,500 2.26% 5.80% March 25, 2024
Class D-2 Notes	39,407,500 2.26% 5.80% March 25, 2024
Aggregate Note Principal Balance	1,741,870,000 100.00%
Target Overcollateralization Amount	17,418,743.89 1.00%
Initial Adjusted Loan Principal Balance:	1,741,874,389.06 100.00%

II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

	<u>Beginning of Period</u>		<u>Ending of Period</u>		<u>Principal Collected</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Note Balance</u>	<u>Note Factor</u>	
Class A Notes	1,331,780,053	0.9696463	1,292,819,593.09	0.9412798	38,960,459.79
Class B Notes	210,770,000	1.0000000	210,770,000.00	1.0000000	-
Class C-1 Notes	39,407,500	1.0000000	39,407,500.00	1.0000000	-
Class C-2 Notes	39,407,500	1.0000000	39,407,500.00	1.0000000	-
Class D-1 Notes	39,407,500	1.0000000	39,407,500.00	1.0000000	-
Class D-2 Notes	39,407,500	1.0000000	39,407,500.00	1.0000000	-
Aggregate Note Principal Balance	1,700,180,053	0.9760660	1,661,219,593.09	0.9536990	-
Pool Information	<u>Beginning of Period</u>		<u>Ending of Period</u>		
Weighted Avg. Coupon (WAC)	18.23%	18.22%			
Loan Principal Balance:	1,709,712,234.67	1,678,503,290.98			
Number of Loans	201,536	198,802			

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	1,709,712,234.67
Collections (scheduled loan payments and prepayments)	(27,804,915.07)
Charged-Off Loans	(9,186,063.24)
Draws on Revolving Loans	4,974,759.11
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	807,275.51
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,678,503,290.98</u>

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	27,804,915.07
Draws on Revolving Loans	(4,974,759.11)
Recoveries/Liquidation Proceeds	442,828.33
Total Principal Collections	<u>23,272,984.29</u>
Interest:	
Interest Collections	23,965,194.20
Total Interest Collections	<u>23,965,194.20</u>
Collection Account Interest	19,805.94
Principal Distribution Account Interest	-
Advance Reserve Account Interest	1,680.44
Reserve Account Interest	2,721.04
Advance Reserve Draw Amount	
Reserve Account	8,548,561.17
Principal Distribution Account Draw Amount	-
Total Collections	<u>55,810,947.08</u>

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V. DISTRIBUTIONS

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
(i) Indenture Trustee/Paying Agent/Note Registrar/Loan Trustee/ Custodial Fee	3,000.00	3,000.00	-	-	55,807,947.08
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	35,619.00	35,619.00	-	-	55,772,328.08
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	3,561,900.49	3,561,900.49	-	-	52,210,427.59
(iv) Administration Fee	1,666.67	1,666.67	-	-	52,208,760.92
(v) Advance Reserve Shortfall Amount	-	-	-	-	52,208,760.92
(vi) Class A Monthly Interest Amount	3,384,940.97	3,384,940.97	-	-	48,823,819.95
(vii) First Priority Principal Payment	-	-	-	-	48,823,819.95
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	48,103,689.12
(ix) Second Priority Principal Payment	-	-	-	-	48,103,689.12
(x) Class B Subordinated Interest Amount	-	-	-	-	48,103,689.12
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	47,918,802.26
(xii) Third Priority Principal Payment	-	-	-	-	47,918,802.26
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	47,918,802.26
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	47,733,915.41
(xv) Fourth Priority Principal Payment	-	-	-	-	47,733,915.41
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	47,733,915.41
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	47,543,445.83
(xviii) Fifth Priority Principal Payment	-	-	-	-	47,543,445.83
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	47,543,445.83
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	47,352,976.24
(xxi) Sixth Priority Principal Payment	21,676,761.90	21,676,761.90	-	-	25,676,214.34
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	25,676,214.34
(xxiii) Required Reserve Account Amount	8,392,516.45	8,392,516.45	-	-	17,283,697.89
(xxiv) Regular Principal Payment Amount	17,283,697.89	17,283,697.89	-	-	-
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	-
(xxvi) Co-Issuers Obligations	-	-	-	-	-
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	-	-	-	-	-
Total		55,810,947.08			

VI. ADVANCE RESERVE ACCOUNT

Beginning Period Advance Reserve Account Amount	5,000,000.00
Advance Reserve Draw Amount	-
Advance Reserve Shortfall Amount	-
Advance Reserve Deposit Amount	-
Ending Period Advance Reserve Account Amount	5,000,000.00
Change in Advance Reserve Account Balance	-
Required Advance Reserve Account Amount	5,000,000.00

VII. RESERVE ACCOUNT

Beginning Period Reserve Account Amount	8,548,561.17
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	8,392,516.45
Change in Reserve Account Balance	(156,044.72)
Required Reserve Account Amount equal to the greater of .50% aggregate Loan Principal Balance and 0.15% of the aggregate Loan Principal Balance as of the Cut-Off Date	8,392,516.45

VIII. PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	
Principal Distribution Draw Amount	-
Ending Principal Distribution Account Amount Prior to Payment Waterfall	-
Distribution to Noteholders	
Class A Noteholders	38,960,459.79
Class B Noteholders	-
Class C-1 Noteholders	-
Class C-2 Noteholders	-
Class D-1 Noteholders	-
Class D-2 Noteholders	-
Ending Period Principal Distribution Account Amount	38,960,459.79
Change in Principal Distribution Account Amount	38,960,459.79

IX. OVERCOLLATERALIZATION

Target Overcollateralization Amount	17,418,743.89
Actual Overcollateralization Amount	17,283,697.89
Shortfall	(135,046.00)

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X. DELINQUENCY AND NET LOSS ACTIVITY

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current	168,312	84.66%	1,353,529,090.51	80.64%
1 - 29 Days	17,655	8.88%	189,963,999.08	11.32%
30 - 59 Days	5,077	2.55%	55,015,451.78	3.28%
60 - 89 Days	2,882	1.45%	30,298,311.83	1.81%
90 + Days	4,876	2.45%	49,696,437.78	2.96%
	<u>198,802</u>	<u>100.00%</u>	<u>1,678,503,290.98</u>	<u>100.00%</u>
Total Delinquent Loans	12,835	6.46%	135,010,201.39	8.04%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				8,743,234.91
Beginning Period Loan Principal Balance				1,709,712,234.67
Cumulative Net Loss Percentage				0.98%

XII. PORTFOLIO COMPOSITION

	Beginning of Period		Ending of Period	
	Balance	WAC	Balance	WAC
PUL Revolving	1,151,455,281.16	20.87%	1,130,181,940.71	20.85%
PUL Closed-End	1,341,389.81	18.90%	1,278,044.95	18.97%
PHL Revolving	216,954,089.53	14.48%	214,115,166.86	14.47%
PHL Closed-End	339,961,474.17	11.69%	332,928,138.46	11.67%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____